

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

KENNETH L. HARPSTER  
MELISSA R. HARPSTER  
Debtor(s)

Case No. 22-70367JAD

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/31/2022.
- 2) The plan was confirmed on 12/19/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/05/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/16/2024.
- 5) The case was dismissed on 10/15/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,651.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$32,855.00
Less amount refunded to debtor	\$4.99

<b>NET RECEIPTS:</b>	<b>\$32,850.01</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,585.74
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,869.83
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,455.57</b>
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Attorney fees paid and disclosed by debtor:	\$213.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ASHLEY FUNDING SVCS LLC	Unsecured	64.00	9.79	9.79	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	0.00	825.45	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	0.00	0.00	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	110.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	418.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	100.00	NA	NA	0.00	0.00
CREDIT CONTROL COLLECTIONS	Unsecured	100.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	0.00	0.00	0.00	0.00	0.00
LENDMARK FINANCIAL SERVICES L	Unsecured	1,473.00	1,473.50	1,473.50	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,168.00	1,135.99	1,135.99	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	349.00	349.74	349.74	0.00	0.00
MILL CITY MORTGAGE LOAN TRUST	Secured	0.00	6,267.17	6,267.17	0.00	0.00
MILL CITY MORTGAGE LOAN TRUST	Secured	82,743.00	83,232.65	0.00	21,168.55	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	0.00	5,854.70	1,758.00	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	15,743.00	9,800.00	8,042.00	1,337.61	911.06
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	513.23	513.23	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FO	Unsecured	NA	1,241.12	1,241.12	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	5,477.52	5,477.52	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	100.00	203.76	203.76	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	50.00	1,405.53	1,405.53	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	798.11	798.11	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	21,532.00	21,798.89	21,798.89	3,977.22	0.00
WILMINGTON SAVINGS FUND SOCIE	Priority	0.00	1,500.00	1,500.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$21,798.89	\$25,145.77	\$0.00
Mortgage Arrearage	\$6,267.17	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,042.00	\$1,337.61	\$911.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$36,108.06</b>	<b>\$26,483.38</b>	<b>\$911.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,500.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,500.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,191.74</b>	<b>\$0.00</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	<u>\$5,455.57</u>
Disbursements to Creditors	\$27,394.44

**TOTAL DISBURSEMENTS :** \$32,850.01

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2025

By:/s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.